



US ARMY NAF EMPLOYEE BENEFITS PROGRAM



NAF BENEFITS UPDATE

Introduction of New FIDELITY INVESTMENTS Web Tools & Termination of FINANCIAL ENGINES® Online Service

We regret to inform you that the **Financial Engines®** Retirement Planning and Investment Strategy Online Service will no longer be available for your use after December 31, 2004. For the past three years, this online service has been made available to NAF Employee 401(k) Plan participants at no cost to assist them in planning for their future financial security. After careful consideration, we have concluded that, despite our best efforts to increase utilization, the value to the small percentage of participants who are using this service does not justify the cost of continuing to make Financial Engines available to our 401(k) Plan Participants. Current Financial Engines users have been notified directly by email of the termination of this service.

As announced in our Limited Open Season Announcement, mailed to all eligible employees in October 2004, Fidelity Investments will now make available two new web based tools to assist you with planning for retirement and making investment decisions. Easily accessible from the **Fidelity Investments** web site, <http://www.401k.com>, 401(k) Plan participants will have unlimited use of **Fidelity Portfolio Planner** and **Fidelity Retirement Income Planner**. These financial planning tools are easy to use and provide employees with the help they need to invest wisely and plan for their financial security in retirement.

No matter where you are on the path to retirement, **Fidelity's Retirement Planning Tools** can help you quickly and easily understand if you could have enough to retire. If you're saving for retirement, **Quick Check** will allow you to see a snapshot of your current savings and the income it may generate in retirement. If you're in or approaching retirement, the **Income Estimator** will help estimate how much pretax income you may be able to safely withdraw from your Fidelity accounts throughout retirement. And Retirement Income Planner will help create a detailed retirement income plan that includes all assets, expenses, and income sources, which may help you achieve your desired retirement lifestyle.

You can access **Fidelity Portfolio Planner®** to plan for up to 10 financial goals and check your progress toward meeting those goals. This guidance tool allows you to evaluate how different savings and investing decisions may affect the potential of meeting your goals. Fidelity's online guidance tools can help you invest and plan for a more secure future.

To access these new online tools, go to the NAF Benefits web site, www.NAFBenefits.com. Click on the **Fidelity Investments** logo in the 401(k) Section, and sign in to **NetBenefits**. Portfolio Planner and Retirement Income Planner are easy to find under the Savings and Retirement tab.

NOTE: For those of you who would like to continue using Financial Engines for your investment advice, you may establish an individual account with Financial Engines at www.financialengines.com. Individual account costs are the responsibility of the account holder.

**FOR DETAILED INFORMATION ON ALL YOUR NAF EMPLOYEE BENEFITS, LOG
ON TO OUR WEB SITE AT WWW.NAFBENEFITS.COM.**